

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Carlos A. Palacios**  
*Debtor(s)*

**RONDA J. WINNECOUR, Trustee,**  
*Movant(s),*

v.  
**No Respondents**  
*Respondent(s).*

Case No. 16-24275-GLT  
Chapter: 13

Related to Document No. 47

Hearing Date: 4/6/22 at 11:00 AM

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 28th of January, 2022*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 47 by the Chapter 13 Trustee,

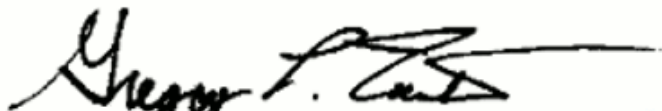
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before March 12, 2022**, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **April 6, 2022 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, **the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Carlos A. Palacios  
Debtor

Case No. 16-24275-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 28, 2022

User: auto  
Form ID: 604

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db	+ Carlos A. Palacios, 1649 Parkline Drive, Pittsburgh, PA 15227-1607
14323174	+ Mercedes Alfonso, 5209 Ponderosa Lane, East Stroudsburg, PA 18302-9009
14323176	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14323175	Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 28 2022 23:32:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14350991	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 23:40:25	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14323167	+ Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 23:40:26	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14323168	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 28 2022 23:33:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14358944	+ Email/Text: ebnjts@grblaw.com	Jan 28 2022 23:32:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14370052	+ Email/Text: bankruptcy@cavps.com	Jan 28 2022 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14323171	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2022 23:40:27	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14323172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2022 23:40:23	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14326469	Email/Text: mrdiscen@discover.com	Jan 28 2022 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14323173	+ Email/Text: mrdiscen@discover.com	Jan 28 2022 23:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14323169	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2022 23:40:29	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14323170	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2022 23:40:21	Chase Crad Services, Po Box 15298, Wilmington, DE 19050
14367724	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 23:40:31	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC

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14363794	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 28 2022 23:33:00	29603-0587 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14323177	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2022 23:32:00	Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342
14385210	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2022 23:40:22	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14323178	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:21	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14323179	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:26	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14323180	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2022 23:40:26	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com
Matthew M. Brennan	on behalf of Debtor Carlos A. Palacios attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Thomas I. Puleo

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION [tpuleo@goldbecklaw.com](mailto:tpuleo@goldbecklaw.com), BKGroup@goldbecklaw.com

TOTAL: 7